UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/693,437	10/20/2000	Kerry Mok	426882001800	8707

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EXAMINER
BACKER, FIRMIN

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 09/30/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒   Responsive to communication(s) filed on *20 October 2000* .

2a)☐   This action is **FINAL**.   2b)☒   This action is non-final.

3)☐   Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☐   Claim(s) _____ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐   Claim(s) _____ is/are allowed.

6)☐   Claim(s) _____ is/are rejected.

7)☐   Claim(s) _____ is/are objected to.

8)☐   Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐   The specification is objected to by the Examiner.

10)☐   The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐   The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐   The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐   Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐   Certified copies of the priority documents have been received.

        2.☐   Certified copies of the priority documents have been received in Application No. _____ .

        3.☐   Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐   Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐   Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)	4)☐ Interview Summary (PTO-413) Paper No(s). _____ .
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)	5)☐ Notice of Informal Patent Application (PTO-152)
3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .	6)☐ Other: .

DETAILED ACTION

This is in response to a letter for patent filed on October 20th, 2000 in which claims 1-62 are

presented for examination. Claims 1-62 are pending in the letter.

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed
> in the United States before the invention by the applicant for patent or (2) a patent granted on an application for
> patent by another filed in the United States before the invention by the applicant for patent, except that an
> international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this
> subsection of an application filed in the United States only if the international application designated the United
> States and was published under Article 21(2) of such treaty in the English language.

2.   Claims1-62 are rejected under 35 U.S.C. 102(e) as being anticipated by Nowers et al (U.S

PG Pub. 2003/0033205 A1).

3.   As per claims 1, 16 and 31, Nowers et al teach a method facilitated by a computer

network to accomplish a trusted transaction between a business entity and a networked

consumer, comprising the acts of *(see abstract, figs 1, 2)* providing an administrative server

having a communications channel for electronically communicating with the business entity and

having a communications channel for electronically communicating with a networked entity and

the networked consumer *(see paragraphs 0080, 0083, 0084)* providing a business registration

system in the administrative server wherein the business entity can be authenticated and a unique

identifier is assigned to the business entity (BEID) whereby the business entity is designated a

registered business entity (*see paragraphs 0073, 0087, 0088)*; allowing the registered business

entity to selectively access the administrative server to submit details of products and/or services

provided by the registered business entity and to view selections made by the networked

consumer wherein the administrative server will store the details of products and/or services

provided by the registered business entity (*see paragraphs 0085, 0089, 0090)*; providing a

networked entity registration system in the administrative server wherein the networked entity

can be authenticated, whereby the networked entity is designated a registered networked entity

(*see paragraph 0085)*; and providing a networked consumer registration system in the

administrative server whereby a networked consumer who has authorized access to a registered

networked entity's system can be designated a registered consumer and assigned a unique

registered consumer identifier (RCID), and whereby a registered consumer with a valid RCID

will be allowed access to data provided by a registered business entity and to make selections on

the data, the selections being stored in the administrative server (*see paragraph 0148-0151)*.

Furthermore Nowers et al teach a method of allowing the registered networked entity to

selectively access the details of the group benefits plans provided by a registered business entity

and to endorse the group benefits plans wherein the administrative server will store the group

benefits plans endorsed by the networked entity (*see paragraph 0148-0151)*.

4.   As per claims 2, 3, 17, 18, 32, 33, Nowers et al teach a method wherein the registered

consumer has authorized access to the registered networked entity's system through the

registered networked entity's infra-network system or through an internet system (*see abstract, figs 1, 2, paragraph 0073, 0079*).

5.   As per claims 4, 19, 34, Nowers et al teach a method further comprising the act of providing an on-line payment system where a registered consumer/networked can make payments to a business entity for goods and/or services selected by the registered consumer (*see paragraph 0080*).

6.   As per claims 5, 20, 35, Nowers et al teach a method wherein the communications channels employ a secure socket layer protocol (*see paragraph 0080*).

7.   As per claims 6, 12, 21, 27, 36, 42, Nowers et al teach a method wherein the identifiers comprise an e-mail address and a password (*see paragraph 0088*).

8.   As per claims 7-9, 13-15, 22-24, 28-30, 37-39, 43-45, Nowers et al teach a method wherein a process for designating a business entity as a registered business/consumer/networked entity, comprising the acts of receiving registration information from the business/consumer/networked entity including an email address of a contact person for the business/consumer/networked entity; authenticating the business entity; assigning a password to the business/consumer/networked entity; and electronically sending the password to the received e-mail address (*see paragraphs 0073, 0087, 0088*).

9.   As per claims 10, 25, 40, Nowers et al teach a method wherein the authentication is

accomplished by exchanging digital certificates *(is it inherent)*.

10.   As per claims 11, 26, 41, Nowers et al teach a method further comprising the act of

authenticating the registered networked entity prior to designating the networked consumer as a

registered consumer *(see paragraphs 0073, 0087, 0088)*.

11.   As per claims 46, Nowers et al teach a system under the control of a business entity

facilitating a trusted transaction with a networked consumer, the system comprising: a business

entity server *(see abstract, figs 1, 2)*; an electronic communicating mechanism for providing the

business entity server access to a server-to-server electronic communication channel*(see*

abstract, figs 1, 2); an authenticating system coupled to the business entity server for facilitating

an authentication process of the business entity when the networked entity server is accessing the

electronic communication channel*(see paragraphs 0073, 0087, 0088)*; and a mechanism for

outputting registration information wherein the outputting of the registration information initiates

the authentication process of the business entity, and for receiving a business entity identifier,

wherein outputting the business entity identifier allows details of products and/or services to be

outputted to the electronic communication channel and further allows selections of products

and/or services made by the networked consumer to be received from the electronic

communication channel *(see paragraphs 0085, 0089, 0090 and 0148-0151)*.

12.   As per claims 47, 51, Nowers et al teach a system wherein the authenticating system

employs a digital certificate authenticating protocol (*see paragraphs 0080, 0083, 0084*).

13.   As per claims 48, 52, Nowers et al teach a system wherein the electronic communication

mechanism employs the secure socket layer protocol (*see abstract, figs 1, 2*).

14.   As per claims 49, 53, Nowers et al teach a system wherein the business entity identifier is

an e-mail address of a contact person for the business entity and a password (*see paragraphs

0073, 0087, 0088*).

15.   As per claims 50, Nowers et al teach a system wherein the networked consumer has

authorized access to an infra-network system of a networked entity (*see paragraph 0148-0151*).

16.   As per claims 54, Nowers et al teach a system under the control of a networked entity

facilitating a trusted transaction between a business entity and a networked consumer, the system

comprising: a networked entity server (*see abstract, figs 1, 2*); a system for facilitating an

electronic connection of the networked entity server to a PC via a network system (*see abstract,

figs 1, 2*); a communication mechanism for providing networked entity server access to a server-

to-server electronic communication channel (*see paragraphs 0080, 0083, 0084*); an

authenticating system coupled to the networked entity server for facilitating an authentication

process of the networked entity when the networked entity server is accessing the electronic

communication channel (*see paragraphs 0073, 0087, 0088*); a mechanism for outputting

networked entity registration information and for receiving a networked entity identifier, wherein

the outputting of the networked entity registration information initiates the authentication

process; and a mechanism for allowing the PC to access the electronic communication channel to

output networked consumer registration information wherein the outputting of the networked

consumer registration information initiates the authentication process of the networked entity,

and for allowing the PC to receive a registered consumer identifier wherein an outputting of the

registered consumer identifier allows the PC to receive details of products and/or services and to

make selections on the products and/or services (*see paragraphs 0085, 0089, 0090 and 148-*

0151).

17.   As per claims 55, 56, 59, 60, Nowers et al teach a system wherein the network/internet

system is an intranetwork system a local area network system/ a wide area network (*see abstract,*

figs 1, 2).

18.   As per claims 57, Nowers et al teach a system wherein the authenticating system employs

the digital certificate authenticating protocol (*see paragraphs 0073, 0087, 0088*).

19.   As per claims 58, Nowers et al teach a system wherein the communicating mechanism

employs the secure socket layer protocol (*see paragraphs 0080, 0083, 0084*).

20.   As per claims 61, Nowers et al teach a system wherein an authorized access requires

submission of a proper login ID and password (*see paragraphs 0073, 0087, 0088*).

21.   As per claims 62, Nowers et al teach a system wherein the identifiers comprise an e-mail

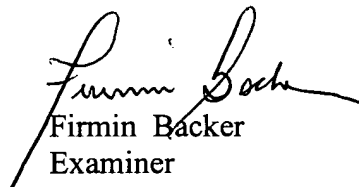address and password *(see paragraphs 0073, 0087, 0088)*.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure. *(see form 892)*.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The

examiner can normally be reached on Mon-Thu 8:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, James Trammell can be reached on (703) 305-9768. The fax phone number for the

organization where this application or proceeding is assigned is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the receptionist whose telephone number is (703) 308-1113.

Firmin Backer
Examiner
Art Unit 3621

September 17, 2003